

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
TAYLOR, James W. *et al.*) Examiner: APPLE, Kirsten
)
Appln. No.: 09/872,447) Group Art Unit: 3693
)
Filed: June 1, 2001) Confirmation No. 2082
)
For: SYSTEM AND METHOD)
FOR OFFERING A)
FINANCIAL PRODUCT)

RESPONSE UNDER 37 C.F.R. § 1.113

MAIL STOP AFTER FINAL
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

I. INTRODUCTION

In response to the Office Action mailed December 13, 2006 (the "Office Action"), Applicants hereby offer the following response. A brief index of the present communication follows.

- Listing of the Claims begin on page 2 of this paper.
- Remarks/Arguments begin on page 13 of this paper.